



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name KEYCORP

City/State CLEVELAND, OH

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 171,371,230

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

KEYCORP
127 PUBLIC SQUARE

CLEVELAND, OH 441141306

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	162,097,121	144,193,037	138,685,567	135,394,339	
Net income (\$000)	1,343,978	1,716,897	1,865,383	1,295,907	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.51	2.77	25	2.73	3.01	29	2.84	3.08	28	2.83	2.92	37			
+ Non-interest income	1.63	1.21	73	1.69	1.32	75	1.79	1.31	74	1.81	1.35	69			
- Overhead expense	2.53	2.57	60	2.71	2.69	58	2.86	2.71	66	3.01	2.72	69			
- Provision for credit losses	0.63	0.51	68	0.31	0.15	84	0.17	0.14	70	0.17	0.16	62			
+ Securities gains (losses)	0	0.02	45	0.01	0.01	76	0	0	50	0	0.01	43			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	0.98	1.04	41	1.42	1.56	36	1.61	1.57	49	1.46	1.43	50			
Net operating income	0.82	0.81	44	1.18	1.19	43	1.34	1.24	61	0.95	0.89	51			
Net income	0.83	0.82	44	1.19	1.19	45	1.35	1.24	60	0.96	0.90	50			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.15	3.55	24	4.01	4.41	25	3.89	4.24	26	3.61	3.80	36			
Interest expense	0.44	0.52	45	1.01	1.08	46	0.77	0.86	44	0.50	0.60	46			
Net interest income (tax equivalent)	2.72	3.01	25	3	3.33	28	3.12	3.38	28	3.11	3.19	39			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.42	0.27	77	0.46	0.21	86	0.27	0.22	72	0.25	0.24	66			
Earnings coverage of net loan and lease losses (X)	5.68	22.91	25	5.70	24.40	23	10.02	21.75	36	9.55	19.67	41			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.63	1.58	62	0.95	0.83	65	0.99	0.90	64	1.02	0.98	55			
Allowance for loan and lease losses / Total loans and leases	1.61	1.55	62	0.94	0.81	63	0.98	0.89	63	1	0.96	55			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.90	0.71	72	0.78	0.57	73	0.69	0.61	64	0.69	0.72	53			
30-89 days past due loans and leases / Total loans and leases	0.25	0.39	37	0.43	0.43	60	0.38	0.44	46	0.45	0.47	56			
Liquidity and Funding															
Net noncore funding dependence	-3.84	3.20	32	8.83	14.45	34	10.93	16.62	31	9.88	17.03	31			
Net short-term noncore funding dependence	-10.85	-4.76	24	1.95	3.38	37	1.94	4.66	26	0.36	4.83	27			
Net loans and leases / Total assets	59.41	61.58	37	65.90	63.77	42	64.95	63.98	37	63.75	62.73	38			
Capitalization															
Tier 1 leverage ratio	8.94	9.13	45	9.88	9.76	60	9.89	9.71	59	9.73	9.53	57			
Holding company equity capital / Total assets	10.49	11.16	40	11.70	12.43	42	11.14	12.22	37	10.88	11.94	38			
Total equity capital (including minority interest) / Total assets	10.49	11.29	38	11.70	12.57	39	11.14	12.27	36	10.88	12.01	36			
Common equity tier 1 capital / Total risk-weighted assets	9.73	12.38	8	9.44	12.17	8	9.93	12.12	13	10.16	12.19	17			
Net loans and leases / Equity capital (X)	5.66	5.58	54	5.63	5.21	63	5.83	5.29	62	5.86	5.27	65			
Cash dividends / Net income	61.69	42.30	78	46.83	33.12	78	35.13	27.31	68	37.06	31.29	54			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	17.72	16.68	57	3.95	9.26	36	1.43	7	21	0.90	8.28	19			
Equity capital	5.54	6.99	48	9.25	10.49	60	3.81	7.89	42	-1.43	10.18	11			
Net loans and leases	6.13	9.07	45	5.48	9.10	47	3.34	7.89	29	0.16	9.38	17			
Noncore funding	-4.60	-12.18	60	-17.70	6.59	17	-1.33	10.67	28	-1.50	5.59	48			
Parent Company Ratios															
Short-term debt / Equity capital	5.58	0.77	89	5.86	1.02	87	0	1.14	37	4.97	1.07	88			
Long-term debt / Equity capital	18.19	13.56	75	20.17	13.04	74	25.19	13.37	76	17.91	12.69	75			
Equity investment in subsidiaries / Equity capital	104.06	102.81	60	105.40	103.22	65	106.15	103.10	68	107.98	102.10	77			
Cash from ops + noncash items + op expense / Op expense + dividends	135.06	147.24	53	150.90	190.27	39	215.12	174.91	71	114.61	148.20	37			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,802,790	4,173,449	3,928,464	3,557,633		-8.88	85.50
Income from lease financing receivables.....	132,240	156,039	160,800	171,543		-15.25	-2.61
Fully taxable income on loans and leases.....	3,826,893	4,212,743	3,974,739	3,633,626		-9.16	79.10
Tax-exempt income on loans and leases.....	108,137	116,745	114,525	95,550		-7.37	120.52
Estimated tax benefit on income on loans and leases.....	29,051	31,960	31,377	52,619		-9.10	6.03
Income on loans and leases (tax equivalent).....	3,964,081	4,361,448	4,120,641	3,781,795		-9.11	79.11
Investment interest income (tax equivalent).....	707,862	799,130	692,778	591,094		-11.42	81.88
Interest on balances due from depository institutions.....	16,901	59,539	45,496	26,222		-71.61	121.91
Interest income on other earning assets.....	24,886	45,819	49,634	43,166		-45.69	-36.39
Total interest income (tax equivalent).....	4,713,730	5,265,936	4,908,549	4,442,277		-10.49	77.94
Interest on time deposits of \$250K or more.....	11,875	39,952	35,610	28,620		-70.28	
Interest on time deposits < \$250K.....	126,707	243,340	170,833	92,963		-47.93	
Interest on foreign office deposits.....	0	0	0	0			-100.00
Interest on other deposits.....	208,796	569,874	310,964	155,961		-63.36	271.63
Interest on other borrowings and trading liabilities.....	243,579	415,550	402,700	276,278		-41.38	126.29
Interest on subordinated debt and mandatory convertible securities.....	60,079	56,687	48,813	59,252		5.98	-1.25
Total interest expense.....	651,036	1,325,403	968,920	613,074		-50.88	137.53
Net interest income (tax equivalent).....	4,062,694	3,940,533	3,939,629	3,829,203		3.10	71.06
Non-interest income.....	2,642,780	2,435,426	2,488,793	2,456,814		8.51	41.36
Adjusted operating income (tax equivalent).....	6,705,474	6,375,959	6,428,422	6,286,017		5.17	57.98
Overhead expense.....	4,102,074	3,900,483	3,972,823	4,078,798		5.17	43.93
Provision for credit losses.....	1,021,324	441,227	240,154	227,092			606.27
Securities gains (losses).....	4,122	20,020	0	522		-79.41	2190.00
Other tax equivalent adjustments.....	0	0	0	0			
Pretax net operating income (tax equivalent).....	1,585,812	2,053,531	2,233,892	1,980,649		-22.78	26.86
Applicable income taxes.....	226,908	313,946	343,644	637,223		-27.72	-25.16
Tax equivalent adjustments.....	29,089	32,020	31,464	52,840		-9.15	4.61
Applicable income taxes (tax equivalent).....	255,997	345,966	375,108	690,063		-26.01	-22.66
Minority interest.....	0	0	39	2,268			-100.00
Net income before discontinued operations, net of minority interest.....	1,329,815	1,707,565	1,858,745	1,288,318		-22.12	45.35
Discontinued operations, net of applicable income taxes.....	14,163	9,332	6,638	7,589		51.77	
Net income attributable to holding company.....	1,343,978	1,716,897	1,865,383	1,295,907		-21.72	46.76
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,343,978	1,716,897	1,865,422	1,298,175		-21.72	46.10
Investment securities income (tax equivalent).....	707,862	799,130	692,778	591,094		-11.42	81.88
US Treasury and agency securities (excluding mortgage-backed securities).....	7,259	4,985	2,688	2,887		45.62	725800.00
Mortgage-backed securities.....	699,655	793,318	689,142	587,094		-11.81	82.26
All other securities.....	948	827	948	1,113		14.66	-82.15
Cash dividends declared.....	829,053	804,010	655,331	480,223		3.11	214.35
Common.....	722,853	707,232	589,451	409,927		2.21	199.61
Preferred.....	106,200	96,778	65,880	70,296		9.74	372.48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	2.91	3.27	20	3.65	4	24	3.54	3.87	25	3.28	3.47	34			
Less: Interest expense	0.40	0.48	45	0.92	0.98	46	0.70	0.79	44	0.45	0.55	46			
Equals: Net interest income (tax equivalent)	2.51	2.77	25	2.73	3.01	29	2.84	3.08	28	2.83	2.92	37			
Plus: Non-interest income	1.63	1.21	73	1.69	1.32	75	1.79	1.31	74	1.81	1.35	69			
Equals: adjusted operating income (tax equivalent)	4.14	4.04	61	4.42	4.41	54	4.64	4.46	62	4.64	4.33	72			
Less: Overhead expense	2.53	2.57	60	2.71	2.69	58	2.86	2.71	66	3.01	2.72	69			
Less: Provision for credit losses	0.63	0.51	68	0.31	0.15	84	0.17	0.14	70	0.17	0.16	62			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	45	0.01	0.01	76	0	0	50	0	0.01	46			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	0.98	1.04	41	1.42	1.56	36	1.61	1.57	49	1.46	1.43	50			
Less: Applicable income taxes (tax equivalent)	0.16	0.23	28	0.24	0.36	20	0.27	0.33	29	0.51	0.55	42			
Less: Minority interest	0	0	42	0	0	36	0	0	70	0	0	75			
Equals: Net operating income	0.82	0.81	44	1.18	1.19	43	1.34	1.24	61	0.95	0.89	51			
Plus: Net extraordinary items	0.01	0	97	0.01	0	99	0	0	97	0.01	0	96			
Equals: Net income	0.83	0.82	44	1.19	1.19	45	1.35	1.24	60	0.96	0.90	50			
Memo: Net income (last four quarters)	0.83	0.82	44	1.19	1.19	45	1.35	1.24	60	0.96	0.91	50			
Net income—BHC and noncontrolling (minority) interest	0.83	0.83	44	1.19	1.20	45	1.35	1.25	59	0.96	0.91	51			
Margin Analysis															
Average earning assets / Average assets	92.29	92.32	50	91.04	91.05	50	91.07	91.48	46	90.92	91.61	38			
Average interest-bearing funds / Average assets	64.37	64.06	55	66.19	65.57	50	64.39	65.56	44	63.41	65.75	43			
Interest income (tax equivalent) / Average earning assets	3.15	3.55	24	4.01	4.41	25	3.89	4.24	26	3.61	3.80	36			
Interest expense / Average earning assets	0.44	0.52	45	1.01	1.08	46	0.77	0.86	44	0.50	0.60	46			
Net interest income (tax equivalent) / Average earning assets	2.72	3.01	25	3	3.33	28	3.12	3.38	28	3.11	3.19	39			
Yield or Cost															
Total loans and leases (tax equivalent)	3.76	4.27	20	4.65	5.09	24	4.53	4.95	22	4.24	4.52	37			
Interest-bearing bank balances	0.18	0.27	21	2.84	2.04	86	1.86	1.64	69	0.87	1.05	25			
Federal funds sold and reverse repos	0.13	0.68	21	2.23	2.44	46	1.82	2.17	29	0.87	1.41	30			
Trading assets	0.83	0.60	70	1.96	0.99	72	1.96	1.11	70	1.74	1.11	62			
Total earning assets	3.13	3.51	24	3.99	4.36	26	3.86	4.20	26	3.57	3.73	36			
Investment securities (tax equivalent)	2.15	2.25	40	2.48	2.76	27	2.27	2.68	16	2.02	2.47	21			
US Treasury and agency securities (excluding mortgage-backed securities)	0.28	1.75	3	1.73	2.32	14	1.79	2.05	30	1.70	1.62	58			
Mortgage-backed securities	2.31	2.05	74	2.49	2.61	31	2.25	2.50	17	2.01	2.23	26			
All other securities	2.35	3.24	18	2.16	4.06	6	2.48	4.20	10	2.55	3.66	20			
Interest-bearing deposits	0.39	0.53	36	1.05	1.10	48	0.70	0.81	44	0.39	0.49	42			
Time deposits of \$250K or more	0.71	1.42	6	1.32	1.96	9	1.34	1.44	37						
Time deposits < \$250K	1.84	1.36	88	2.44	1.82	90	1.71	1.29	75						
Other domestic deposits	0.26	0.36	39	0.84	0.93	44	0.50	0.67	38						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.88	0.62	78	0.66	1.86	21	1.13	1.51	37	0.24	0.94	16			
Other borrowed funds and trading liabilities	1.69	1.50	61	2.97	2.38	82	2.76	2.28	81	2.03	1.77	71			
All interest-bearing funds	0.62	0.74	41	1.39	1.49	46	1.09	1.19	47	0.71	0.82	50			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	2,642,780	2,435,426	2,488,793	2,456,814	
Fiduciary activities income	254,769	237,419	233,390	218,714	
Service charges on deposit accounts - domestic	310,803	337,206	348,917	349,552	
Trading revenue	23,435	37,915	51,425	56,278	
Investment banking fees and commissions	549,520	492,877	496,500	472,814	
Insurance activities revenue	10,069	9,082	30,949	68,364	
Venture capital revenue	0	0	0	-400	
Net servicing fees	105,331	101,468	90,419	79,975	
Net securitization income	2,688	4,730	0	0	
Net gains (losses) on sales of loans, OREO, other assets	387,653	243,918	202,335	195,545	
Other non-interest income	998,512	970,811	1,034,858	1,015,972	
Total overhead expenses	4,102,074	3,900,483	3,972,823	4,078,798	
Personnel expense	2,336,052	2,249,595	2,312,926	2,275,463	
Net occupancy expense	397,052	394,757	415,248	446,554	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	65,083	88,806	99,564	95,046	
Other operating expenses	1,303,887	1,167,325	1,145,085	1,261,735	
Fee income on mutual funds and annuities	114,591	113,476	115,390	108,260	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	18,387	17,633	18,405	19,884	
Average personnel expense per employee	127.05	127.58	125.67	114.44	
Average assets per employee	8,815.85	8,177.45	7,535.21	6,809.21	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	4.34	2.02	80	4.66	2.72	74	4.64	3.08	71	4.41	2.85	68			
Overhead expenses / Net Interest Income + non-interest income	61.44	62.28	48	61.48	61.29	55	62.10	60.88	55	65.44	63.61	60			
Percent of Average Assets															
Total overhead expense	2.53	2.57	60	2.71	2.69	58	2.86	2.71	66	3.01	2.72	69			
Personnel expense	1.44	1.30	65	1.56	1.41	64	1.67	1.44	75	1.68	1.42	73			
Net occupancy expense	0.24	0.26	43	0.27	0.28	50	0.30	0.28	58	0.33	0.29	65			
Other operating expenses	0.84	0.94	59	0.87	0.97	51	0.90	0.97	52	1	1	58			
Overhead less non-interest income	0.90	1.25	22	1.02	1.32	26	1.07	1.38	26	1.20	1.34	34			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	61.18	61.82	52	61.17	60.64	56	61.80	60.37	56	64.89	62.73	62			
Personnel expense	34.84	32.36	62	35.28	32.39	66	35.98	32.51	70	36.20	32.93	66			
Net occupancy expense	5.92	6.58	38	6.19	6.52	42	6.46	6.48	52	7.10	6.70	57			
Other operating expenses	20.42	22.28	54	19.70	21.20	50	19.36	20.90	45	21.58	22.41	50			
Total non-interest income	39.41	28.83	76	38.20	29.23	75	38.72	28.50	73	39.08	31.08	70			
Fiduciary activities income	3.80	2.09	75	3.72	1.97	76	3.63	2.14	75	3.48	2.38	70			
Service charges on domestic deposit accounts	4.64	3.27	78	5.29	3.88	68	5.43	4.15	63	5.56	4.28	60			
Trading revenue	0.35	1.28	54	0.59	1.18	56	0.80	0.85	68	0.90	0.90	69			
Investment banking fees and commissions	8.20	2.46	88	7.73	3.54	80	7.72	3.42	82	7.52	3.62	80			
Insurance activities revenue	0.15	0.41	62	0.14	0.47	57	0.48	0.47	74	1.09	0.55	77			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	-0.01	0.01	5			
Net servicing fees	1.57	0.01	92	1.59	0.28	92	1.41	0.65	79	1.27	0.60	79			
Net securitization income	0.04	0	92	0.07	0.01	91	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	5.78	3.92	72	3.83	1.86	81	3.15	1.61	77	3.11	1.67	78			
Other non-interest income	14.89	9.65	80	15.23	10.04	80	16.10	9.86	84	16.16	10.77	80			
Overhead less non-interest income	21.76	31.93	20	22.98	31.06	24	23.09	31.46	22	25.80	31.19	29			
Applicable income taxes / Pretax net operating income (tax equivalent)	14.31	18.63	20	15.29	20.56	13	15.38	19.04	20	32.17	32.99	45			
Applicable income tax + TE / Pretax net operating income + TE	16.14	21.18	15	16.85	23.23	8	16.79	21.56	15	34.84	37.95	38			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	34,609,233	33,258,223	33,564,198	34,527,840		4.06	56.33
Commercial and industrial loans	42,458,187	37,877,346	35,782,658	32,186,217		12.09	78.15
Loans to individuals	11,314,116	10,234,895	7,660,261	7,474,744		10.54	133.07
Loans to depository institutions and acceptances of other banks	14,874	75,689	141,453	41,960		-80.35	-57.26
Agricultural loans	466,278	628,519	709,116	681,678		-25.81	-24.73
Other loans and leases	14,615,788	14,770,609	13,995,307	13,997,479		-1.05	34.26
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	103,478,476	96,845,281	91,852,993	88,909,918		6.85	65.92
Less: Allowance for loan and lease losses	1,662,780	909,944	897,532	893,473		82.73	101.79
Net loans and leases	101,815,696	95,935,337	90,955,461	88,016,445		6.13	65.44
Debt securities that reprice or mature in over 1 year	32,652,029	30,075,243	29,116,707	27,994,347		8.57	71.00
Mutual funds and equity securities	0	0	0	0			-100.00
Subtotal	134,467,725	126,010,580	120,072,168	116,010,792		6.71	66.75
Interest-bearing bank balances	15,689,427	1,206,588	2,261,852	4,008,911		1200.31	575.49
Federal funds sold and reverse repos	505,775	5,481	14,837	6,006		9127.79	12497.14
Debt securities that reprice or mature within 1 year	2,499,433	1,834,412	1,830,081	1,976,328		36.25	13971.01
Trading assets	2,410,788	1,754,688	1,311,188	1,517,190		37.39	79.84
Total earning assets	155,573,148	130,811,749	125,490,126	123,519,227		18.93	84.49
Non-interest-bearing cash and due from depository institutions	1,102,746	812,789	1,054,105	1,135,007		35.67	9.86
Premises, fixed assets, and leases	1,397,337	1,482,489	881,757	930,518		-5.74	79.29
Other real estate owned	109,394	45,167	44,171	43,575		142.20	463.97
Investment in unconsolidated subsidiaries	17,487	17,486	17,393	17,443		0.01	-34.51
Intangible and other assets	13,171,118	12,399,952	12,550,238	12,418,285		6.22	44.50
Total assets	171,371,230	145,569,632	140,037,790	138,064,055		17.72	79.88
Quarterly average assets	168,886,528	146,395,946	141,075,252	136,911,491		15.36	75.86
Average loans and leases (YTD)	105,436,958	93,867,868	91,019,261	89,178,853		12.32	70.96
Memoranda							
Loans held-for-sale	1,582,634	1,334,052	1,227,043	1,106,968		18.63	147.76
Loans not held-for-sale	101,895,842	95,511,229	90,625,950	87,802,950		6.68	65.07
Real estate loans secured by 1-4 family	18,921,590	17,436,457	16,719,893	17,582,322		8.52	50.24
Commercial real estate loans	15,590,438	15,704,741	16,709,770	16,808,294		-0.73	65.70
Construction and land development	1,988,000	1,559,806	1,668,558	1,962,656		27.45	88.15
Multifamily	4,123,093	4,214,718	4,837,056	4,052,457		-2.17	77.78
Nonfarm nonresidential	9,479,345	9,930,217	10,204,156	10,793,181		-4.54	57.12
Real estate loans secured by farmland	97,205	117,025	134,535	137,224		-16.94	-28.16
Total investment securities	35,151,462	31,909,655	30,946,788	29,970,675		10.16	83.89
U.S. Treasury securities	1,000,000	293,777	44,427	44,616		240.39	999999.00
US agency securities (excluding mortgage-backed securities)	604	40,648	102,320	111,892		-98.51	20033.33
Municipal securities	0	4,070	6,393	9,231		-100.00	-100.00
Mortgage-backed securities	34,105,021	31,534,082	30,761,385	29,768,816		8.15	78.93
Asset-backed securities	19,271	11,515	0	0		67.36	
Other debt securities	26,566	25,563	32,263	36,120		3.92	-30.65
Mutual funds and equity securities	0	0	0	0			-100.00
Available-for-sale securities	27,556,113	21,842,433	19,427,601	18,139,146		26.16	93.81
U.S. Treasury securities	1,000,000	293,777	44,427	44,616		240.39	999999.00
US agency securities (excluding mortgage-backed securities)	604	40,648	102,320	111,892		-98.51	20033.33
Municipal securities	0	4,070	6,393	9,231		-100.00	-100.00
Mortgage-backed securities	26,543,985	21,493,562	19,254,086	17,952,932		23.50	87.15
Asset-backed securities	0	0	0	0			
Other debt securities	11,524	10,376	20,375	20,475		11.06	-32.61
Mutual funds and equity securities	0	0	0	0			-100.00
Held-to-maturity securities appreciation (depreciation)	427,517	48,931	-397,578	-265,708		773.71	
Available-for-sale securities appreciation (depreciation)	746,127	150,927	-488,053	-407,364		394.36	
Structured notes, fair value	42	187	388	645		-77.54	-96.53
Pledged securities	13,621,702	7,967,034	9,002,645	6,958,622		70.98	122.46

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	7,959,461	2,887,360	2,153,820	2,212,868		175.67	99.45
NOW, ATS and transaction accounts	3,873,754	2,796,171	983,355	664,888		38.54	176.42
Time deposits less brokered deposits) < \$250K	4,007,349	8,236,377	8,397,613	7,098,073		-51.35	
MMDA and other savings accounts	117,733,109	94,558,039	91,022,690	90,739,136		24.51	95.73
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	133,573,673	108,477,947	102,557,478	100,714,965		23.13	95.15
Time deposits of \$250K or more	970,879	2,607,575	2,936,613	2,386,168		-62.77	
Foreign deposits	0	107	483	566		-100.00	-100.00
Federal funds purchased and repos	219,739	386,588	318,446	376,706		-43.16	-41.00
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	2,275,740	2,009,923	2,260,755	2,771,261		13.23	170.16
Other borrowings w/remaining maturity over 1 year	9,300,330	8,372,903	9,805,371	9,769,880		11.08	19.18
Brokered deposits < \$250K	762,452	804,121	1,909,751	2,158,280		-5.18	
Noncore funding	13,529,140	14,181,217	17,231,419	17,462,861		-4.60	16.33
Trading liabilities	912,301	899,506	938,620	923,316		1.42	-23.25
Subordinated notes and debentures + trust preferred securities	2,132,998	2,065,686	1,666,221	1,791,476		3.26	38.48
Other liabilities	3,241,553	2,907,158	2,047,670	2,146,426		11.50	89.95
Total liabilities	153,389,665	128,531,514	124,441,408	123,039,044		19.34	81.50
Equity Capital							
Perpetual preferred stock (including surplus)	1,855,994	1,855,994	1,420,800	1,008,627		0.00	559.74
Common stock	1,256,702	1,256,702	1,256,702	1,256,702		0.00	23.57
Common surplus	6,325,588	6,338,803	6,360,221	6,351,549		-0.21	60.92
Retained earnings	12,750,771	12,468,977	11,556,090	10,334,236		2.26	42.91
Accumulated other comprehensive income	737,989	26,262	-818,328	-778,950		2710.10	
Other equity capital components	-4,945,637	-4,908,806	-4,180,691	-3,149,594			
Total holding company equity capital	17,981,407	17,037,932	15,594,794	15,022,570		5.54	67.33
Noncontrolling (minority) interest in subsidiaries	158	186	1,588	2,441		-15.05	-98.74
Total equity capital, including minority interest	17,981,565	17,038,118	15,596,382	15,025,011		5.54	67.13
Total liabilities and capital	171,371,230	145,569,632	140,037,790	138,064,055		17.72	79.88
Memoranda							
Non-interest-bearing deposits	43,226,321	28,877,565	29,390,910	33,694,093		49.69	65.54
Interest-bearing deposits	92,080,683	83,012,185	78,013,415	71,565,886		10.92	104.87
Total deposits	135,307,004	111,889,750	107,404,325	105,259,979		20.93	90.42
Long-term debt that reprices within 1 year	750,734	650,656	251,032	250,862		15.38	199.04
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	17,037,932	15,594,794	15,022,570	15,240,072			
Accounting restatements	-233,131	0	-1,974	0			
Net income	1,343,978	1,716,897	1,865,383	1,295,907			
Net sale of new perpetual preferred stock	0	435,194	412,173	-350,420			
Net sale of new common stock	84,193	85,081	75,738	77,548			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	134,239	834,614	1,098,162	664,491			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	829,053	804,010	655,331	480,223			
Change in other comprehensive income	711,727	844,590	-25,603	-97,676			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	1,853			
Holding company equity capital, ending balance	17,981,407	17,037,932	15,594,794	15,022,570			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	20.20	36.22	20	22.85	37.78	24	23.97	37.19	24	25.01	35.54	26			
Commercial and industrial loans	24.78	13.52	93	26.02	12.02	94	25.55	12.85	91	23.31	12.62	88			
Loans to individuals	6.60	3.40	78	7.03	4.20	73	5.47	4.31	65	5.41	4.47	65			
Loans to depository institutions and acceptances of other banks	0.01	0.03	78	0.05	0.04	81	0.10	0.05	86	0.03	0.06	74			
Agricultural loans	0.27	0.19	74	0.43	0.24	78	0.51	0.30	78	0.49	0.21	83			
Other loans and leases	8.53	4.63	79	10.15	5.01	86	9.99	5	85	10.14	5.10	87			
Net loans and leases	59.41	61.58	37	65.90	63.77	42	64.95	63.98	37	63.75	62.73	38			
Debt securities over 1 year	19.05	15.55	68	20.66	14.60	83	20.79	14.63	80	20.28	14.83	76			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11			
Subtotal	78.47	78.16	36	86.56	79.65	71	85.74	79.97	59	84.03	79.31	50			
Interest-bearing bank balances	9.16	7.51	64	0.83	3.06	22	1.62	3.04	42	2.90	3.46	55			
Federal funds sold and reverse repos	0.30	0.82	77	0	1.57	59	0.01	1.66	58	0	1.81	50			
Debt securities 1 year or less	1.46	1.68	54	1.26	1.91	52	1.31	1.96	54	1.43	1.86	54			
Trading assets	1.41	1.01	82	1.21	1.19	79	0.94	1.33	78	1.10	1.34	77			
Total earning assets	90.78	91.05	45	89.86	89.53	52	89.61	89.74	47	89.47	89.84	43			
Non-interest cash and due from depository institutions	0.64	1.07	18	0.56	1.14	13	0.75	1.21	18	0.82	1.22	22			
Other real estate owned															
	0.06	0.02	86	0.03	0.03	61	0.03	0.04	57	0.03	0.05	46			
All other assets	8.58	7.82	61	9.58	9.27	56	9.64	8.98	59	9.71	8.86	60			
Memoranda															
Short-term investments	10.91	11.17	55	2.09	7.63	26	2.93	7.80	39	4.34	8.69	40			
U.S. Treasury securities	0.58	0.84	69	0.20	1.03	51	0.03	1.04	42	0.03	1.02	39			
US agency securities (excluding mortgage-backed securities)	0	0.63	22	0.03	0.54	29	0.07	0.69	31	0.08	0.75	37			
Municipal securities	0	1.69	8	0	1.34	19	0	1.62	19	0.01	1.60	21			
Mortgage-backed securities	19.90	11.75	88	21.66	11.44	92	21.97	11.13	93	21.56	11.06	90			
Asset-backed securities	0.01	0.32	54	0.01	0.28	53	0	0.33	25	0	0.30	25			
Other debt securities	0.02	0.42	34	0.02	0.39	36	0.02	0.41	37	0.03	0.38	44			
Loans held-for-sale	0.92	0.52	77	0.92	0.39	81	0.88	0.30	86	0.80	0.33	82			
Loans held for investment	59.46	61.72	36	65.61	63.50	42	64.72	63.93	37	63.60	62.63	38			
Real estate loans secured by 1-4 family	11.04	11.91	46	11.98	13.29	44	11.94	13.46	43	12.73	13.44	45			
Revolving	3.07	1.66	77	4.39	2.07	85	5.22	2.27	89	5.82	2.40	88			
Closed-end, secured by first liens	7.68	9.81	38	7.09	10.69	31	6.14	10.57	27	6.32	10.35	32			
Closed-end, secured by junior liens	0.30	0.22	76	0.50	0.28	81	0.58	0.31	81	0.60	0.34	78			
Commercial real estate loans	9.10	22.22	20	10.79	22.23	27	11.93	21.58	31	12.17	19.88	33			
Construction and land development	1.16	3.40	26	1.07	3.44	27	1.19	3.51	26	1.42	3.25	29			
Multifamily	2.41	3.12	45	2.90	3.01	55	3.45	2.72	70	2.94	2.54	64			
Nonfarm nonresidential	5.53	14.72	21	6.82	14.69	26	7.29	14.44	29	7.82	13.30	34			
Real estate loans secured by farmland	0.06	0.33	44	0.08	0.36	50	0.10	0.41	54	0.10	0.32	56			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	33.45	57.15	15	34.34	57.46	18	36.54	56.49	20	38.83	54.84	23			
Real estate loans secured by 1-4 family	18.29	19.43	44	18	20.75	38	18.20	21.10	36	19.78	21.45	40			
Revolving	5.08	2.64	83	6.60	3.15	88	7.95	3.50	91	9.04	3.77	90			
Closed-end	13.21	16.59	34	11.41	17.39	30	10.25	17.39	24	10.74	17.41	28			
Commercial real estate loans	15.07	34.63	20	16.22	33.52	23	18.19	32.14	28	18.90	29.99	31			
Construction and land development	1.92	5.26	21	1.61	5.09	21	1.82	5.20	24	2.21	4.90	27			
1-4 family	0	0.93	10	0	0.94	15	0	1.02	15	0.01	0.89	17			
Other	1.92	4.19	27	1.61	4.02	23	1.81	4.05	27	2.20	3.90	32			
Multifamily	3.98	4.96	48	4.35	4.69	53	5.27	4.10	71	4.56	3.84	70			
Nonfarm nonresidential	9.16	22.93	19	10.25	22.15	25	11.11	21.40	27	12.14	20.03	33			
Owner-occupied	2.67	7.68	20	2.94	7.72	24	3.18	8.03	27	3.54	7.58	30			
Other	6.49	14.95	21	7.31	14.34	24	7.93	13.38	29	8.60	12.45	34			
Real estate loans secured by farmland	0.09	0.54	44	0.12	0.55	50	0.15	0.63	54	0.15	0.51	58			
Loans to depository institutions and acceptances of other banks	0.01	0.06	76	0.08	0.11	80	0.15	0.12	84	0.05	0.17	73			
Commercial and industrial loans	41.03	22.17	93	39.11	19.53	89	38.96	20.32	88	36.20	20.53	85			
Loans to individuals	10.93	6.13	75	10.57	7.13	69	8.34	7.36	67	8.41	7.61	65			
Credit card loans	0.96	0.65	78	1.17	0.81	76	1.25	1.02	78	1.24	1.12	77			
Agricultural loans	0.45	0.32	73	0.65	0.37	77	0.77	0.46	78	0.77	0.33	83			
Other loans and leases	14.12	9.09	71	15.25	9.85	75	15.24	9.66	77	15.74	10.32	75			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	213.70	381.27	20	219.93	391.26	25	229.74	379.80	26	247.04	366.85	28			
Real estate loans secured by 1-4 family	116.83	125.03	46	115.30	138.18	43	114.44	137.84	40	125.80	138.55	42			
Revolving	32.46	17.42	75	42.25	21.26	80	50	23.33	85	57.50	25.05	86			
Closed-end	84.37	106.14	38	73.06	115.20	31	64.44	112.79	28	68.30	111.69	30			
Commercial real estate loans	96.26	234.65	21	103.85	229.44	26	114.37	219.72	30	120.26	204.45	33			
Construction and land development	12.27	35.62	27	10.31	34.95	25	11.42	35.36	26	14.04	32.91	29			
1-4 family	0	6.34	10	0.01	6.61	14	0.03	7.04	15	0.05	6.16	17			
Other	12.27	28.16	30	10.30	27.32	29	11.39	27.26	31	14	26.01	36			
Multifamily	25.46	32.74	45	27.87	31.04	51	33.11	27.85	70	28.99	25.95	67			
Nonfarm nonresidential	58.53	155.06	21	65.67	152.10	25	69.85	147.22	27	77.22	137.03	33			
Owner-occupied	17.07	52.37	21	18.84	53.07	25	20	54.89	25	22.53	51.62	30			
Other	41.46	100.54	24	46.83	97.41	29	49.85	91.80	35	54.70	84.09	38			
Real estate loans secured by farmland	0.60	3.44	44	0.77	3.60	47	0.92	4.02	50	0.98	3.31	53			
Loans to depository institutions and acceptances of other banks	0.09	0.28	77	0.50	0.44	80	0.97	0.54	86	0.30	0.68	75			
Commercial and industrial loans	262.16	139.91	93	250.48	122.02	95	244.92	128.82	88	230.28	126.55	87			
Loans to individuals	69.86	37.47	77	67.68	43.51	68	52.43	42.67	64	53.48	44.83	62			
Credit card loans	6.11	3.30	79	7.47	4.34	79	7.83	5.31	77	7.92	5.73	77			
Agricultural loans	2.88	1.88	74	4.16	2.18	79	4.85	2.72	79	4.88	1.88	82			
Other loans and leases	90.25	49.54	78	97.68	52.44	80	95.79	51.79	82	100.15	52.78	84			
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.51	27.32	23	17.41	26.45	30	19.17	24.79	38	19.55	23.09	43			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	105.51	183.76	28	111.49	178.57	33	120.54	167.93	40	124.38	156.17	44			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	122.58	240.85	22	130.33	236.10	29	140.54	225.98	34	146.91	210.40	38			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	10.91	11.17	55	2.09	7.63	26	2.93	7.80	39	4.34	8.69	40			
Liquid assets	31.99	26.22	69	24.49	22.44	66	25.39	22.72	71	26.50	24.04	72			
Investment securities	20.51	17.85	63	21.92	16.99	76	22.10	17.27	73	21.71	17.35	71			
Net loans and leases	59.41	61.58	37	65.90	63.77	42	64.95	63.98	37	63.75	62.73	38			
Net loans, leases and standby letters of credit	61.30	62.48	39	68.17	64.84	49	67.19	65.07	45	66.03	63.89	44			
Core deposits	77.94	70.67	63	74.52	63.09	73	73.24	62.13	69	72.95	61.26	68			
Noncore funding	7.89	14.13	37	9.74	19.36	26	12.30	21.34	29	12.65	22.32	29			
Time deposits of \$250K or more	0.57	2.11	15	1.79	2.94	29	2.10	2.89	41	1.73	2.57	40			
Foreign deposits	0	0.36	39	0	0.43	76	0	0.47	76	0	0.54	72			
Federal funds purchased and repos	0.13	1.47	27	0.27	1.94	29	0.23	1.97	26	0.27	2.23	23			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	-0.17	0.54	15	0.26	0.48	47	0.22	0.54	38	0.27	0.73	38			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	1.33	1.24	62	1.38	3.01	33	1.61	3.67	32	2.01	3.96	37			
Earning assets that reprice within 1 year	43.57	39.38	57	43.34	39.29	65	45.09	40.29	67	46.30	41.61	69			
Interest-bearing liabilities that reprice within 1 year	2.74	8.20	12	6.71	10.19	26	6.22	10.01	31	5.26	8.46	33			
Long-term debt that reprices within 1 year	0.44	0.47	74	0.45	0.96	61	0.18	1.34	53	0.18	1.58	53			
Net assets that reprice within 1 year	40.39	29.11	76	36.18	26.63	76	38.69	27.38	77	40.86	29.77	78			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.84	3.20	32	8.83	14.45	34	10.93	16.62	31	9.88	17.03	31			
Net short-term noncore funding dependence	-10.85	-4.76	24	1.95	3.38	37	1.94	4.66	26	0.36	4.83	27			
Short-term investment / Short-term noncore funding	457.21	184.19	89	55.31	77.77	52	63.84	66.46	64	93.55	74.86	72			
Liquid assets - short-term noncore funding / Nonliquid assets	43.52	28.18	79	27.42	16.97	79	27.87	16.04	80	29.75	18.16	77			
Net loans and leases / Total deposits	75.25	79.43	35	85.74	90.31	36	84.69	90.08	32	83.62	90.14	33			
Net loans and leases / Core deposits	76.22	88.34	25	88.44	103.93	28	88.69	105	23	87.39	105.65	25			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.87	1.57	75	0.34	0.72	44	-2.90	-0.82	13	-2.03	-0.31	7			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	5.01	4.31	65	1.06	1.36	47	-3.56	-1.98	11	-3.11	-0.77	3			
Structured notes appreciation (depreciation) / Tier 1 capital	0	0.02	26	0	0	30	0	-0.05	78	0	-0.08	68			
Percent of Investment Securities															
Held-to-maturity securities	21.61	11.38	72	31.55	12.67	81	37.22	16.19	80	39.48	15.76	82			
Available-for-sale securities	78.39	87.23	28	68.45	85.40	18	62.78	81.88	19	60.52	84.24	17			
U.S. Treasury securities	2.84	4.72	67	0.92	6.15	48	0.14	6.99	40	0.15	6.96	37			
US agency securities (excluding mortgage-backed securities)	0	4.01	22	0.13	3.49	28	0.33	4.02	29	0.37	4.42	35			
Municipal securities	0	9.83	7	0.01	7.75	16	0.02	9.16	16	0.03	9.31	16			
Mortgage-backed securities	97.02	66.64	94	98.82	67.43	97	99.40	65.45	99	99.33	65.34	97			
Asset-backed securities	0.05	1.91	52	0.04	1.66	52	0	2.05	25	0	1.74	24			
Other debt securities	0.08	3.01	32	0.08	2.94	32	0.10	2.79	34	0.12	2.57	41			
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10			
Debt securities 1 year or less	7.11	10.55	46	5.75	11.86	36	5.91	11.91	38	6.59	11.79	42			
Debt securities 1 to 5 years	2.70	17.03	19	0.49	17.94	5	0.55	19.18	4	0.43	18.80	6			
Debt securities over 5 years	90.19	69.86	78	93.76	66.02	92	93.54	64.73	91	92.97	64.73	89			
Pledged securities	38.75	35.67	52	24.97	30.57	47	29.09	33.30	47	23.22	34.58	37			
Structured notes, fair value	0	0.02	85	0	0.03	84	0	0.04	83	0	0.03	86			
Percent Change from Prior Like Quarter															
Short-term investments	513.65	183.32	88	-25.82	26.69	14	-31.45	6.77	11	58.94	19.19	80			
Investment securities	10.16	23.62	34	3.11	11.75	36	3.26	9.42	46	-1.56	8.45	21			
Core deposits	23.13	26.88	42	5.77	11.23	39	1.83	7.29	31	2.50	12.19	28			
Noncore funding	-4.60	-12.18	60	-17.70	6.59	17	-1.33	10.67	28	-1.50	5.59	48			

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	66,865,411	65,539,262	62,125,639	59,116,775	
Commit: Secured commercial real estate loans	2,364,874	2,961,473	2,691,460	2,774,486	
Commit: Unsecured real estate loans	2,741,420	2,812,825	2,614,039	2,064,377	
Credit card lines (reported semiannually, June/Dec)	6,685,165	6,560,357	6,152,201	5,889,750	
Securities underwriting	0	0	0	9,861	
Standby letters of credit	3,231,232	3,303,167	3,137,382	3,141,724	
Commercial and similar letters of credit	74,109	90,621	85,696	231,409	
Securities lent	152,117	518,368	1,359,605	1,671,088	
Credit derivatives - notional amount (holding company as guarantor)	319,780	226,841	114,485	107,683	
Credit derivatives - notional amount (holding company as beneficiary)	102,770	175,437	92,111	207,113	
Credit derivative contracts w/ purchased credit protection-investment grade	44,000	113,000	41,761	31,621	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	5,349	16,688	
Derivative Contracts					
Interest rate futures and forward contracts	3,622,284	2,737,895	1,834,465	4,833,231	
Written options contracts (interest rate)	3,363,281	6,465,878	2,315,879	2,084,514	
Purchased options contracts (interest rate)	11,779,224	8,219,404	8,241,853	2,816,963	
Interest rate swaps	98,609,059	93,965,444	80,021,849	78,369,464	
Futures and forward foreign exchange	4,919,458	4,827,801	5,174,876	7,465,075	
Written options contracts (foreign exchange)	267,315	302,467	478,447	350,392	
Purchased options contracts (foreign exchange)	267,315	302,467	478,447	350,392	
Foreign exchange rate swaps	930,517	1,139,517	818,837	453,146	
Commodity and other futures and forward contracts	1,496,596	1,377,684	1,051,984	1,467,752	
Written options contracts (commodity and other)	2,337,088	1,527,612	1,477,250	1,175,799	
Purchased options contracts (commodity and other)	1,697,201	566,133	164,567	124,872	
Commodity and other swaps	6,307,586	4,241,920	380,710	386,440	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	39.02	22.01	89	45.02	23.52	91	44.36	24.05	89	42.82	24.03	87			
Standby letters of credit	1.89	0.71	88	2.27	0.84	88	2.24	0.92	88	2.28	0.96	86			
Commercial and similar letters of credit	0.04	0.02	82	0.06	0.02	82	0.06	0.02	81	0.17	0.03	92			
Securities lent	0.09	0.18	82	0.36	0.40	83	0.97	0.62	85	1.21	0.75	88			
Credit derivatives - notional amount (holding company as guarantor)	0.19	0.35	64	0.16	0.42	64	0.08	0.52	62	0.08	0.30	66			
Credit derivatives - notional amount (holding company as beneficiary)	0.06	0.30	65	0.12	0.52	66	0.07	0.75	68	0.15	0.55	73			
Credit derivative contracts w/ purchased credit protection-investment grade	0.03	0.25	69	0.08	0.30	73	0.03	0.52	69	0.02	0.19	72			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	68	0.01	0.59	72			
Derivative contracts	79.12	48.62	84	86.33	68.47	81	73.15	65.81	80	72.34	75.35	79			
Interest rate contracts	68.49	34.36	86	76.52	47.31	83	65.99	43.84	83	63.81	53.66	81			
Interest rate futures and forward contracts	2.11	6.21	67	1.88	10.67	72	1.31	11.40	69	3.50	13.82	74			
Written options contracts (interest rate)	1.96	2.18	66	4.44	2.47	85	1.65	2.16	73	1.51	2.60	68			
Purchased options contracts (interest rate)	6.87	1.46	89	5.65	2.65	81	5.89	2.32	85	2.04	2.37	73			
Interest rate swaps	57.54	20.83	89	64.55	28.86	88	57.14	26.74	89	56.76	25.60	89			
Foreign exchange contracts	3.73	6.01	83	4.51	10.12	83	4.96	10.92	85	6.24	9.40	86			
Futures and forward foreign exchange contracts	2.87	3.47	85	3.32	5.23	84	3.70	5.22	84	5.41	4.53	88			
Written options contracts (foreign exchange)	0.16	0.03	87	0.21	0.05	87	0.34	0.14	89	0.25	0.06	89			
Purchased options contracts (foreign exchange)	0.16	0.04	87	0.21	0.08	87	0.34	0.13	89	0.25	0.06	89			
Foreign exchange rate swaps	0.54	0.77	85	0.78	2.03	84	0.58	2.17	82	0.33	2.34	77			
Equity, commodity, and other derivative contracts	6.91	1.86	90	5.30	3.32	85	2.20	4.08	80	2.29	3.81	80			
Commodity and other futures and forward contracts	0.87	0.14	91	0.95	0.19	89	0.75	0.25	89	1.06	0.30	88			
Written options contracts (commodity and other)	1.36	0.52	89	1.05	0.98	86	1.05	1.48	85	0.85	1.21	85			
Purchased options contracts (commodity and other)	0.99	0.37	89	0.39	0.94	83	0.12	1.29	73	0.09	1.12	70			
Commodity and other swaps	3.68	0.32	92	2.91	0.38	89	0.27	0.40	78	0.28	0.29	77			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	63.42	42.82	79	69.82	45.53	78	68.26	44.93	79	66.29	46.60	75			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	135,596,924	125,674,222	102,439,164	99,878,040	
Interest rate contracts	117,373,848	111,388,621	92,414,046	88,104,172	
Foreign exchange contracts	6,384,605	6,572,252	6,950,607	8,619,005	
Equity, commodity, and other contracts	11,838,471	7,713,349	3,074,511	3,154,863	
Derivatives Position					
Futures and forwards	10,038,338	8,943,380	8,061,325	13,766,058	
Written options	5,967,684	8,295,957	4,271,576	3,610,705	
Exchange-traded	0	0	0	0	
Over-the-counter	5,967,684	8,295,957	4,271,576	3,610,705	
Purchased options	13,743,740	9,088,004	8,884,867	3,292,227	
Exchange-traded	0	0	0	0	
Over-the-counter	13,743,740	9,088,004	8,884,867	3,292,227	
Swaps	105,847,162	99,346,881	81,221,396	79,209,050	
Held for trading	99,462,087	86,466,465	73,771,264	73,399,822	
Interest rate contracts	81,239,011	72,180,864	63,868,179	61,927,825	
Foreign exchange contracts	6,384,605	6,572,252	6,828,574	8,317,134	
Equity, commodity, and other contracts	11,838,471	7,713,349	3,074,511	3,154,863	
Non-traded	36,134,837	39,207,757	28,667,900	26,478,218	
Interest rate contracts	36,134,837	39,207,757	28,545,867	26,176,347	
Foreign exchange contracts	0	0	122,033	301,871	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	129,673,240	117,491,264	97,183,080	95,479,381	
One year or less	40,550,303	29,176,629	23,003,017	26,088,556	
Over 1 year to 5 years	53,994,458	55,804,979	50,133,712	48,541,927	
Over 5 years	35,128,479	32,509,656	24,046,351	20,848,898	
Gross negative fair value (absolute value)	817,398	522,865	731,754	903,557	
Gross positive fair value	2,179,242	1,250,957	872,993	1,111,858	
Held for trading	2,106,824	1,060,472	810,703	1,029,599	
Non-traded	72,418	190,485	62,290	82,259	
Current credit exposure on risk-based capital derivative contracts	1,785,038	1,013,579	562,390	646,468	
Credit losses on derivative contracts	125	58	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	621	7	0	0	
90+ days past due	152	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	86.56	94.10	21	88.63	93.44	25	90.21	92.91	29	88.21	92.20	26			
Foreign exchange contracts	4.71	3.49	77	5.23	3.20	79	6.79	3.39	81	8.63	3.53	81			
Equity, commodity, and other contracts	8.73	1.17	92	6.14	1.64	84	3	1.93	76	3.16	1.94	73			
Futures and forwards															
Written options	7.40	14.05	50	7.12	13.49	50	7.87	12.78	54	13.78	13.23	63			
Exchange-traded	4.40	8.18	47	6.60	5.91	64	4.17	6.60	52	3.62	6.68	50			
Over-the-counter	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Purchased options	4.40	7.73	50	6.60	5.10	69	4.17	5.49	56	3.62	5.27	53			
Exchange-traded	10.14	3.42	81	7.23	4.42	72	8.67	4.19	74	3.30	4.73	54			
Over-the-counter	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Swaps	10.14	2.86	83	7.23	3.35	79	8.67	3.20	79	3.30	3.32	59			
Held for trading															
Interest rate contracts	78.06	68.76	51	79.05	69.75	47	79.29	70.34	49	79.31	68.94	51			
Foreign exchange contracts	73.35	43.53	60	68.80	44.16	57	72.01	46.31	56	73.49	46.32	58			
Equity, commodity, and other contracts	59.91	36.62	58	57.43	37.24	57	62.35	38.40	57	62	37.84	60			
Non-traded															
Interest rate contracts	4.71	1.60	85	5.23	1.60	87	6.67	1.85	86	8.33	2.10	85			
Foreign exchange contracts	8.73	0.68	94	6.14	0.83	88	3	1.14	82	3.16	1.01	81			
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	26.65	56.47	39	31.20	55.84	42	27.99	53.69	43	26.51	53.68	41			
Over 1 year to 5 years	26.65	53.82	39	31.20	52.22	43	27.87	50.60	45	26.21	51.23	45			
Over 5 years	0	0.46	34	0	0.34	33	0.12	0.57	70	0.30	0.60	72			
Gross negative fair value (absolute value)	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Gross positive fair value	95.63	91.48	48	93.49	93.86	33	94.87	94.47	38	95.60	95.63	41			
One year or less	29.91	32.05	56	23.22	32.17	54	22.46	32.51	52	26.12	31.96	55			
Over 1 year to 5 years	39.82	27.06	67	44.40	30.45	70	48.94	31.16	83	48.60	31.85	78			
Over 5 years	25.91	29.56	48	25.87	28.09	54	23.47	28.71	48	20.87	29.43	42			
Gross negative fair value (absolute value)	0.60	1.55	30	0.42	0.83	38	0.71	0.72	49	0.90	0.69	69			
Gross positive fair value	1.61	2.23	37	1	1.19	45	0.85	0.85	52	1.11	0.71	82			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.07	67	0.04	0.06	71	0.05	0.06	82	0.07	0.06	83			
Gross positive fair value (X)	0.15	0.09	82	0.09	0.07	83	0.06	0.06	84	0.08	0.06	86			
Held for trading (X)	0.14	0.07	84	0.07	0.06	83	0.06	0.05	85	0.08	0.05	85			
Non-traded (X)	0	0.02	43	0.01	0.01	75	0	0.01	64	0.01	0.01	64			
Current credit exposure (X)	0.12	0.06	80	0.07	0.05	80	0.04	0.04	80	0.05	0.04	79			
Credit losses on derivative contracts	0	0	85	0	0	90	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	97	0	0	95	0	0	47	0	0	46			
90+ days past due	0	0	96	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	1.33	0.85	78	0.77	0.73	77	0.45	0.53	78	0.54	0.53	77			

BHC Name

City/State

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	909,944	897,532	893,473	882,075	
Gross losses	527,763	511,131	339,190	327,520	
Write-downs, transfers to loans held-for-sale	7,003	15,484	8,490	259	
Recoveries	83,639	79,094	95,396	101,766	
Net losses	444,124	432,037	243,794	225,754	
Provision for loan and lease losses	965,606	441,227	240,154	227,092	
Adjustments	231,354	3,222	7,699	10,060	
Ending balance	1,662,780	909,944	897,532	893,473	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.60	0.51	66	0.31	0.15	84	0.17	0.14	70	0.17	0.16	62			
Provision for loan and lease losses / Average loans and leases	0.92	0.82	62	0.47	0.24	84	0.26	0.24	68	0.25	0.28	60			
Provision for loan and lease losses / Net loan and lease losses	217.42	487.86	25	102.13	130.58	33	98.51	134.68	32	100.59	143.18	33			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.63	1.58	62	0.95	0.83	65	0.99	0.90	64	1.02	0.98	55			
Allowance for loan and lease losses / Total loans and leases	1.61	1.55	62	0.94	0.81	63	0.98	0.89	63	1	0.96	55			
Allowance for loan and lease losses / Net loans and leases losses (X)	3.74	11.58	18	2.11	8.03	17	3.68	7.54	36	3.96	8.39	39			
Allowance for loan and lease losses / Nonaccrual assets	200.70	299.17	39	126.79	218.72	36	152.15	214.03	44	156.77	178.03	54			
ALLL / 90+ days past due + nonaccrual loans and leases	181.01	244.34	40	110.36	151.73	40	123.57	160.51	47	131.90	136.22	56			
Gross loan and lease losses / Average loans and leases	0.50	0.34	77	0.54	0.28	85	0.37	0.30	74	0.37	0.33	70			
Recoveries / Average loans and leases	0.08	0.07	67	0.08	0.08	61	0.10	0.09	64	0.11	0.09	66			
Net losses / Average loans and leases	0.42	0.27	77	0.46	0.21	86	0.27	0.22	72	0.25	0.24	66			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	90	0.02	0	92	0.01	0	90	0	0	77			
Recoveries / Prior year-end losses	16.36	33.98	14	23.32	36.22	33	29.13	41.30	41	35.24	33.49	60			
Earnings coverage of net loan and lease losses (X)	5.68	22.91	25	5.70	24.40	23	10.02	21.75	36	9.55	19.67	41			

Net Loan and Lease Losses By Type

Real estate loans	0.06	0.04	71	0.07	0.01	90	0.08	0.02	88	0.07	0.02	83			
Real estate loans secured by 1-4 family	0.03	0.01	75	0.07	0.01	91	0.06	0.01	86	0.08	0.03	79			
Revolving	0.09	0.01	82	0.18	0.02	89	0.15	0.03	84	0.18	0.09	78			
Closed-end	0.01	0	60	0.01	0	61	-0.01	0.01	31	0	0.02	27			
Commercial real estate loans	0.11	0.07	74	0.06	0.01	88	0.09	0.01	92	0.06	0.01	85			
Construction and land development	0.02	0	75	0.27	-0.01	97	-0.12	-0.03	11	0.04	-0.02	86			
1-4 family	0	0	59	0	0	55	0	-0.01	63	0	0	62			
Other	0.02	0	79	0.27	-0.01	98	-0.12	-0.02	8	0.04	-0.01	87			
Multifamily	0	0	17	0	0	31	0	0	85	0	-0.01	80			
Nonfarm nonresidential	0.17	0.11	76	0.06	0.02	80	0.17	0.02	93	0.09	0.03	81			
Owner-occupied	0.06	0.02	84	0.01	0.01	77	0.03	0.01	80	0.04	0.01	82			
Other	0.11	0.08	72	0.05	0.01	86	0.14	0.01	95	0.05	0.01	81			
Real estate loans secured by farmland	0	0.02	46	0.01	0.01	80	-0.04	0	12	-0.11	0.01	2			
Commercial and industrial loans	0.68	0.47	74	0.38	0.37	62	0.29	0.31	57	0.24	0.39	47			
Loans to individuals	0.63	1.13	42	0.93	1.17	51	1.18	1.16	58	1.35	1.25	62			
Credit card loans	3.13	2.92	55	3.30	3.11	54	3.26	2.92	52	3.44	2.92	61			
Agricultural loans	0.14	0.19	72	-0.47	0.08	5	1.20	0.15	94	0.35	0.18	81			
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.43	0.15	86	1.18	0.15	94	0.12	0.14	63	0.16	0.15	66			

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	256,987	414,410	348,294	396,058	
90+ days past due loans and leases	93,398	116,038	136,426	107,470	
Nonaccrual loans and leases	825,235	708,484	589,913	569,927	
Total past due and nonaccrual loans and leases	1,175,620	1,238,932	1,074,633	1,073,455	
Restructured 30-89 days past due					
Restructured 30-89 days past due	5,379	6,521	3,974	3,894	
Restructured 90+ days past due	806	534	377	662	
Restructured nonaccrual	224,053	181,859	229,469	179,389	
Total restructured loans and leases	230,238	188,914	233,820	183,945	
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	213	60,011	0	0	
90+ days past due loans held for sale	0	3,977	0	0	
Nonaccrual loans held for sale	49,211	93,836	0	0	
Total past due and nonaccrual loans held for sale	49,424	157,824	0	0	
Restructured loans and leases in compliance	153,298	181,278	165,447	133,323	
Other real estate owned	109,394	45,167	44,171	43,575	
Other Assets					
30-89 days past due	36	251	417	116	
90+ days past due	0	0	1	58	
Nonaccrual	3,249	9,182	0	0	
Total other assets past due and nonaccrual	3,285	9,433	418	174	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.25	0.39	37	0.43	0.43	60	0.38	0.44	46	0.45	0.47	56			
90+ days past due loans and leases	0.09	0.12	68	0.12	0.15	65	0.15	0.17	65	0.12	0.20	60			
Nonaccrual loans and leases	0.80	0.66	67	0.73	0.51	75	0.64	0.54	68	0.64	0.63	56			
90+ days past due and nonaccrual loans and leases	0.89	0.85	64	0.85	0.71	67	0.79	0.75	60	0.76	0.88	49			
30-89 days past due restructured															
30-89 days past due restructured	0.01	0.01	55	0.01	0.01	54	0	0.02	46	0	0.02	43			
90+ days past due restructured	0	0.01	65	0	0.01	67	0	0.01	59	0	0.01	61			
Nonaccrual restructured	0.22	0.13	77	0.19	0.14	69	0.25	0.16	75	0.20	0.20	52			
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	76	0.06	0	94	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	91	0	0	43	0	0	42			
Nonaccrual loans held for sale	0.05	0.01	89	0.10	0	96	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.25	0.40	37	0.43	0.43	60	0.38	0.44	46	0.45	0.47	56			
90+ days past due assets	0.09	0.12	68	0.12	0.15	65	0.15	0.18	65	0.12	0.20	60			
Nonaccrual assets	0.80	0.67	66	0.74	0.53	76	0.64	0.57	66	0.64	0.64	55			
30+ days past due and nonaccrual assets	1.14	1.29	52	1.29	1.19	62	1.17	1.26	57	1.21	1.39	53			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.54	0.52	59	0.57	0.44	68	0.52	0.48	63	0.49	0.54	44			
90+ days past due and nonaccrual assets + other real estate owned	0.60	0.55	63	0.60	0.48	67	0.55	0.52	57	0.52	0.59	43			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.64	0.60	58	0.65	0.53	64	0.57	0.60	50	0.54	0.72	33			
Allowance for loan and lease losses	65.80	66.66	56	103.52	115.41	50	89.57	118.28	42	84.10	129.01	30			
Equity capital + allowance for loan and lease losses	5.57	4.97	64	5.25	4.28	65	4.87	4.79	55	4.72	5.78	38			
Tier 1 capital + allowance for loan and lease losses	6.60	6.05	62	6.23	5.65	63	5.50	6.16	47	5.38	7.35	33			
Loans and leases + other real estate owned	1.06	0.97	62	0.97	0.85	61	0.87	0.96	47	0.84	1.15	32			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.24	0.39	38	0.22	0.38	32	0.38	0.42	52	0.38	0.44	50			
90+ days past due	0.09	0.16	69	0.06	0.16	55	0.13	0.22	65	0.12	0.26	62			
Nonaccrual	1.06	0.76	75	0.97	0.46	88	1.17	0.57	87	1.08	0.69	77			
Commercial and industrial															
30–89 days past due	0.09	0.23	28	0.39	0.31	70	0.20	0.30	41	0.45	0.32	71			
90+ days past due	0.06	0.03	75	0.04	0.05	65	0.10	0.05	79	0.10	0.05	81			
Nonaccrual	0.85	0.75	62	0.89	0.83	61	0.37	0.76	35	0.49	0.93	35			
Individuals															
30–89 days past due	0.59	0.83	37	0.85	0.83	50	1.16	0.84	69	1.21	0.97	65			
90+ days past due	0.19	0.14	72	0.36	0.17	80	0.55	0.16	84	0.41	0.19	77			
Nonaccrual	0.25	0.28	62	0.33	0.17	75	0.41	0.23	76	0.39	0.24	75			
Depository institution loans															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	46	0	0	49	0	0	47	0	0.05	44			
Nonaccrual	0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural															
30–89 days past due	0	0.17	28	0.30	0.24	69	0.57	0.17	83	0.08	0.17	62			
90+ days past due	0	0	44	0.07	0	92	0	0	43	0	0	41			
Nonaccrual	0.78	0.49	78	0.19	0.67	55	0.21	0.75	54	0.78	0.96	68			
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0.48	0.18	81	0.70	0.20	88	0.42	0.17	80	0.19	0.20	69			
90+ days past due	0.08	0.01	93	0.28	0.01	95	0.09	0.01	93	0.03	0.02	78			
Nonaccrual	0.47	0.15	82	0.09	0.13	59	0.21	0.14	72	0.04	0.10	56			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.36	0.65	28	0.32	0.67	24	0.38	0.71	24	0.44	0.74	33			
	90+ days past due	0.05	0.33	56	0.04	0.31	48	0.09	0.46	53	0.08	0.49	52			
	Nonaccrual	1.33	0.89	76	1.27	0.73	84	1.84	0.86	88	1.91	0.97	85			
Revolving	30-89 days past due	0.74	0.48	75	0.53	0.45	58	0.50	0.50	49	0.47	0.61	39			
	90+ days past due	0.12	0.03	86	0.07	0.05	73	0.12	0.05	76	0.09	0.07	67			
	Nonaccrual	2.04	1.13	81	1.65	1	78	2.07	1.17	82	1.97	1.17	78			
Closed-end	30-89 days past due	0.21	0.65	20	0.21	0.70	14	0.28	0.75	20	0.42	0.79	29			
	90+ days past due	0.03	0.38	50	0.02	0.35	42	0.06	0.53	50	0.07	0.57	48			
	Nonaccrual	1.05	0.87	68	1.05	0.70	80	1.66	0.84	84	1.86	0.96	85			
Junior lien	30-89 days past due	0.02	0.02	68	0.02	0.02	52	0.04	0.03	70	0.04	0.03	63			
	90+ days past due	0	0	78	0	0	72	0.01	0	75	0.01	0	73			
	Nonaccrual	0.05	0.04	64	0.06	0.04	66	0.10	0.06	72	0.18	0.07	82			
Commercial real estate	30-89 days past due	0.09	0.26	38	0.10	0.18	39	0.38	0.17	84	0.32	0.18	75			
	90+ days past due	0.14	0.02	93	0.09	0.03	79	0.18	0.03	92	0.16	0.04	86			
	Nonaccrual	0.73	0.62	63	0.64	0.23	89	0.52	0.28	79	0.22	0.34	40			
Construction and development	30-89 days past due	0	0.28	23	0.17	0.28	56	0.79	0.21	91	0.66	0.23	87			
	90+ days past due	0.06	0.01	92	0.04	0.02	83	0.20	0.02	95	0.01	0.03	57			
	Nonaccrual	0	0.41	11	0.12	0.20	59	0.11	0.19	55	0.12	0.24	45			
1-4 family	30-89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0	0.03	27	0.12	0.02	91	0.11	0.02	90	0.10	0.03	85			
Other	30-89 days past due	0	0.22	27	0.17	0.20	69	0.79	0.13	93	0.66	0.13	91			
	90+ days past due	0.06	0	95	0.04	0.01	88	0.20	0.02	96	0.01	0.02	63			
	Nonaccrual	0	0.35	12	0	0.17	14	0	0.15	15	0.02	0.18	31			
Multifamily	30-89 days past due	0.15	0.09	74	0.02	0.08	47	0.31	0.10	84	0.04	0.07	58			
	90+ days past due	0.22	0	98	0.02	0	90	0.05	0.01	88	0.12	0.01	94			
	Nonaccrual	0.16	0.11	75	0.18	0.05	85	0.06	0.08	64	0.06	0.10	52			
Nonfarm non-residential	30-89 days past due	0.09	0.23	39	0.13	0.14	51	0.34	0.17	85	0.36	0.17	81			
	90+ days past due	0.13	0.02	90	0.12	0.03	85	0.23	0.03	92	0.20	0.04	88			
	Nonaccrual	1.14	0.80	70	0.93	0.28	94	0.80	0.30	90	0.30	0.38	43			
Owner Occupied	30-89 days past due	0.08	0.07	60	0.13	0.07	77	0.14	0.09	68	0.23	0.07	92			
	90+ days past due	0.09	0	96	0.03	0.01	79	0.14	0.01	93	0.13	0.02	92			
	Nonaccrual	0.26	0.27	49	0.16	0.16	57	0.16	0.17	57	0.16	0.21	49			
Other	30-89 days past due	0.01	0.14	32	0	0.07	20	0.20	0.07	85	0.13	0.09	73			
	90+ days past due	0.04	0.01	87	0.09	0.01	93	0.09	0.01	93	0.07	0.02	86			
	Nonaccrual	0.88	0.44	78	0.76	0.10	98	0.64	0.13	96	0.14	0.14	56			
Farmland	30-89 days past due	0	0.11	30	0	0.23	23	0.23	0.25	65	0	0.27	22			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	0	1.13	19	0.93	0.84	64	0	1.23	19	0	1.07	21			
Credit card	30-89 days past due	0.81	0.95	33	0.99	1.19	28	0.98	1.22	29	1.04	1.08	37			
	90+ days past due	0.70	0.63	50	1.09	0.78	63	1.05	0.73	61	1.01	0.75	59			
	Nonaccrual	0.18	0.05	86	0.20	0.11	79	0.18	0.09	80	0.18	0.08	83			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,636,653	2,686,699	3,436,232	4,458,657	
Retained earnings	13,125,354	12,468,977	11,556,090	10,334,236	
Accumulated other comprehensive income (AOCI)	737,989	26,262	-818,328	-778,950	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	16,499,996	15,181,938	14,173,994	14,013,943	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	2,710,643	2,799,469	2,713,809	2,762,412	
Accumulated other comprehensive income-related adjustments	737,989	26,262	-831,178	-823,605	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	13,051,364	12,356,207	12,291,363	12,075,136	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	13,051,364	12,356,207	12,291,363	12,075,136	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,855,994	1,855,994	1,420,800	1,008,627	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	1,855,994	1,855,994	1,420,800	1,008,627	
Less: Additional tier 1 capital deductions	0	0	0	460	
Additional tier 1 capital	1,855,994	1,855,994	1,420,800	1,008,167	
Tier 1 Capital	14,907,358	14,212,201	13,712,163	13,083,303	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,657,202	1,545,643	1,279,086	1,309,739	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	1,411,544	978,432	961,895	951,863	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	3,068,746	2,524,075	2,240,981	2,261,602	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	3,068,746	2,524,075	2,240,981	2,261,602	
Exited advanced approach tier 2 capital					
Total capital	17,976,104	16,736,276	15,953,144	15,344,905	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	169,174,784	146,395,946	141,075,252	136,911,491	
Less: Deductions from common equity tier 1 capital	2,710,643	2,799,469	2,713,809	2,762,872	
Less: Other deductions	-306,773	-313,597	-327,955	-335,188	
Total assets for leverage ratio	166,770,914	143,910,074	138,689,398	134,483,807	
Total risk-weighted assets	134,197,352	130,865,153	123,788,201	118,811,843	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	9.73	12.35	9	9.44	12.11	9	9.93	12.09	14	10.16	12.16	18			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	11.11	13.08	20	10.86	12.78	20	11.08	12.85	23	11.01	12.95	19			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	13.40	15.23	20	12.79	14.36	25	12.89	14.45	26	12.92	14.63	23			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	8.94	9.13	45	9.88	9.76	60	9.89	9.71	59	9.73	9.53	57			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	979	973	986	1,013		0.62	
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	979	973	986	1,013		0.62	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	946	943	941	982		0.32	
Total property and casualty equity	0	0	0	0			
Total life and health equity	946	943	941	982		0.32	
Total insurance underwriting net income	3	3	-41	-18		0.00	
Total property and casualty	0	0	0	0			
Total life and health	3	3	-41	-18		0.00	
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	33	30	46	32		10.00	
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	10,069	9,082	30,949	68,364		10.87	30.06
Other insurance activities income	10,069	9,082	30,949	68,364		10.87	30.06
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	13	49	24		-100.00	-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	4,285,630	4,232,660	4,170,996	4,131,768		1.25	21.04

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	79	0	0.01	75	0	0.01	73	0	0.01	70			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	53.67	17	0	51.47	18	0	56.12	15	0	52.23	16			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	46.33	82	100	48.53	81	100	43.88	84	100	47.77	83			
Separate account assets (L/H) / Total life assets	0	11.24	43	0	7.26	42	0	8.53	44	0	2.52	45			
<hr/>															
Insurance activities revenue / Adjusted operating income	0.15	0.41	62	0.14	0.47	57	0.48	0.47	74	1.09	0.55	77			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	83	0	0.08	76	0	0.08	6	0	0.04	6			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)	0.32	3.62	15	0.32	5.13	16	-4.36	1.99	22	-1.83	-2.99	20			
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0.15	45	0	2.31	47	0	0	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	25.86	11.03	98	27.99	11.51	98	28.55	10.22	99	29.56	9.84	98			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		748,681			664,685			558,838			549,413				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.44	0.75	85	0.46	1.39	80	0.40	1.79	80	0.40	1.54	80			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	1,499,365	1,374,149	1,434,249	1,361,880	
Real estate loans	37,661	146,438	123,897	109,190	
Commercial and industrial loans	1,385,400	1,091,774	1,032,813	1,080,217	
Loans to depository institutions and other banks acceptances	14,874	75,689	141,453	41,960	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	3,073	4,183	
Lease financing receivables	61,430	60,248	133,013	126,330	
Debt securities	15,000	15,000	11,500	15,000	
Interest-bearing bank balances	1,589	16,144	32,923	169,994	
Total selected foreign assets	1,515,954	1,405,293	1,478,672	1,546,874	
Total foreign deposits	0	107	483	566	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	107	483	566	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	62	0.07	1.25	63	0.08	1.17	61	0.11	1.08	57			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64		0.25	0.29	70	1.93	1.53	76	0	2.12	3			
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	9.11	-2.40	75	-4.19	22.48	43	5.31	7.24	47	-11.39	21.19	35			
Total selected assets	7.87	2.04	62	-4.96	12.40	42	-4.41	3.24	34	-9.86	21.86	34			
Deposits	-100	3.46	3	-77.85	10.36	3	-14.66	5	25	8.02	-0.77	54			

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	1,369,320	1,113,944	891,478	934,555		22.93	-0.22
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	1,369,320	1,113,944	891,478	934,555		22.93	-0.22
Retained credit exposure	0	0	0	0			
1–4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Activity as a Percent of Total Assets							
Securitization activities	0.80	0.77	0.64	0.68			
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and Industrial loans	0	0	0	0			
All other loans and leases	0.80	0.77	0.64	0.68			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	13.03	11.28	10.15	10.63			
Home equity lines	5.01	6.52	7.88	8.94			
Credit card receivables	0.94	1.15	1.23	1.23			
Auto loans and other consumer loans	9.41	8.70	6.32	6.29			
Commercial and industrial loans	40.50	38.67	38.58	35.82			
All other loans and leases	31.10	33.68	35.84	37.08			

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0		
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	38.98	34.21	29.77	24.93	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	13,013	17,616	21,229	24,609		-26.13	-64.88
Total 30-89 days past due securitized assets	13,013	17,616	21,229	24,609		-26.13	-64.88
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	7,556	13,783	15,667	16,286			-65.57
Total 90+ days past due securitized assets	7,556	13,783	15,667	16,286		-45.18	-65.57
Total past due securitized assets	20,569	31,399	36,896	40,895		-34.49	-65.13
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	1,857	5,315	6,246	6,006		-65.06	-85.82
Total net losses on securitized assets	1,857	5,315	6,246	6,006		-65.06	-85.82

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.95	1.58	2.38	2.63	
Total 30–89 days past due securitized assets	0.95	1.58	2.38	2.63	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0.55	1.24	1.76	1.74	
Total 90+ days past due securitized assets	0.55	1.24	1.76	1.74	
Total past due securitized assets percent of securitized assets	1.50	2.82	4.14	4.38	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.14	0.48	0.70	0.64	
Total net losses on securitized assets	0.14	0.48	0.70	0.64	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.21	0.21	0.28	0.42	
Home equity lines	0.74	0.53	0.50	0.47	
Credit card receivables	0.81	0.99	0.98	1.04	
Commercial and industrial loans	0.09	0.39	0.20	0.45	
All other loans and leases	0.37	0.52	0.57	0.47	
Total managed loans past due 30–89 days	0.26	0.44	0.40	0.47	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.03	0.02	0.06	0.07	
Home equity lines	0.12	0.07	0.12	0.09	
Credit card receivables	0.70	1.09	1.05	1.01	
Commercial and industrial loans	0.06	0.04	0.10	0.10	
All other loans and leases	0.13	0.23	0.23	0.17	
Total managed loans past due 90+ days	0.10	0.13	0.16	0.14	
Total Past Due Managed Assets	0.35	0.57	0.56	0.61	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.01	-0.01	0	
Home equity lines	0.09	0.18	0.15	0.18	
Credit card receivables	3.13	3.30	3.26	3.44	
Commercial and industrial loans	0.68	0.38	0.29	0.24	
All other loans and leases	0.29	0.59	0.26	0.26	
Net Losses on Managed Assets Percent of Total Managed Assets	0.43	0.45	0.27	0.26	

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	1,253,147	1,211,052	1,679,368	753,565		3.48	24.89
Dividends	1,250,000	1,204,000	1,675,000	750,000		3.82	25.00
Interest	3,147	7,052	4,368	3,565		-55.37	-6.51
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	644	71,133	6,759	6,481		-99.09	-91.63
Dividends	0	70,000	0	0		-100.00	-100.00
Interest	644	1,133	6,759	6,481		-43.16	-90.76
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	1,253,791	1,282,185	1,686,127	760,046		-2.21	24.01
Securities gains (losses)	0	0	0	-572			
Other operating income	7,519	7,241	11,096	9,603		3.84	-62.21
Total operating income	1,261,310	1,289,426	1,697,223	769,077		-2.18	22.35
Operating Expenses							
Personnel expenses	15,418	30,866	18,449	12,347		-50.05	-68.02
Interest expense	112,757	150,773	136,469	95,138		-25.21	119.87
Other expenses	66,213	78,086	71,037	50,380		-15.21	86.61
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	194,388	259,725	225,955	157,865		-25.16	44.02
Income (loss) before taxes	1,068,106	1,033,567	1,471,181	611,212		3.34	19.21
Applicable income taxes (credit)	-38,128	-57,218	-54,659	-28,352			
Extraordinary items				0			
Income before undistributed income of subsidiaries	1,106,234	1,090,785	1,525,840	639,564		1.42	18.27
Equity in undistributed income of subsidiaries	237,744	626,112	339,543	656,343		-62.03	
Bank subsidiaries	172,005	694,433	371,558	670,090		-75.23	
Nonbank subsidiaries	65,739	-68,321	-32,015	-13,747			452.24
Subsidiary holding companies	0	0	0	0			
Net income (loss)	1,343,978	1,716,897	1,865,383	1,295,907		-21.72	46.76
Memoranda							
Bank net income	1,422,005	1,898,433	2,046,558	1,420,090		-25.10	46.83
Nonbank net income	65,739	1,679	-32,015	-13,747		3815.37	420.38
Subsidiary holding companys' net income	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

	Dollar Amount in Thousands							Percent Change		
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
Assets										
Investment in bank subsidiaries	17,715,155	76.14	17,021,769	75.74	15,605,161	76.22	15,440,697		4.07	73.55
Common and preferred stock	17,645,350	75.84	16,969,468	75.51	15,554,378	75.97	15,169,113		3.98	77.25
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	50,000	0.21	50,000	0.22	50,000	0.24	250,000		0.00	-80.00
Other receivables	19,805	0.09	2,301	0.01	783	0	21,584		760.71	670.02
Investment in nonbank subsidiaries	1,082,581	4.65	1,005,451	4.47	1,031,030	5.04	1,085,663		7.67	1.83
Common and preferred stock	899,647	3.87	822,501	3.66	832,809	4.07	885,138		9.38	28.05
Excess cost over fair value	166,778	0.72	166,778	0.74	166,778	0.81	166,778		0.00	0.00
Loans, advances, notes, and bonds	16,000	0.07	16,000	0.07	31,000	0.15	31,000		0.00	-91.45
Other receivables	156	0	172	0	443	0	2,747		-9.30	-97.61
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	11,524	0.05	10,376	0.05	10,375	0.05	10,375		11.06	13.72
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	3,798,690	16.33	3,813,105	16.97	3,240,817	15.83	2,256,509		-0.38	45.68
Cash and due from unrelated depository institution	20,509	0.09	20,289	0.09	18,763	0.09	22,221		1.08	-64.42
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	2			-100.00
Intangible assets	0	0	0	0	0	0	0			
Other assets	639,144	2.75	603,119	2.68	566,903	2.77	594,591		5.97	10.44
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	23,267,603	100.00	22,474,109	100.00	20,473,049	100.00	19,410,058		3.53	60.19
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	1,003,299	4.31	998,164	4.44	0	0	746,469		0.51	
Borrowings with maturity over 1 year	2,959,073	12.72	3,112,257	13.85	3,592,346	17.55	2,343,080		-4.92	5.04
Subordinated notes and debentures	311,260	1.34	324,212	1.44	336,064	1.64	347,571		-3.99	
Other liabilities	512,841	2.20	516,643	2.30	478,162	2.34	469,311		-0.74	-4.39
Balance due to subsidiaries and related institutions	499,723	2.15	484,901	2.16	471,683	2.30	481,057		3.06	17.58
Total liabilities	5,286,196	22.72	5,436,177	24.19	4,878,255	23.83	4,387,488		-2.76	39.90
Equity Capital	17,981,407	77.28	17,037,932	75.81	15,594,794	76.17	15,022,570		5.54	67.33
Perpetual preferred stock (income surplus)	1,855,994	7.98	1,855,994	8.26	1,420,800	6.94	1,008,627		0.00	559.74
Common stock	1,256,702	5.40	1,256,702	5.59	1,256,702	6.14	1,256,702		0.00	23.57
Common surplus	6,325,588	27.19	6,338,803	28.20	6,360,221	31.07	6,351,549		-0.21	60.92
Retained earnings	12,750,771	54.80	12,468,977	55.48	11,556,090	56.45	10,334,236		2.26	42.91
Accumulated other comprehensive income	737,989	3.17	26,262	0.12	-818,328	-4	-778,950		2710.10	
Other equity capital components	-4,945,637	-21.26	-4,908,806	-21.84	-4,180,691	-20.42	-3,149,594			
Total liabilities and equity capital	23,267,603	100.00	22,474,109	100.00	20,473,049	100.00	19,410,058		3.53	60.19
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			-100.00
Loans and advances from nonbank subsidiaries	499,723	2.15	483,248	2.15	471,399	2.30	479,945		3.41	18.49
Notes payable to subsidiaries that issued TPS	499,723	2.15	483,248	2.15	471,399	2.30	479,945		3.41	18.56
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	311,260	1.34	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	7.62	7.29	52	10.32	9.68	63	12.33	10.40	73	8.51	7.61	59			
Bank net income / Average equity investment in banks	8.18	7.45	56	11.62	10.51	66	13.45	11.19	76	9.48	8.74	63			
Nonbank net income / Average equity investment in nonbanks	6.48	9.75	50	0.17	7.89	22	-3.13	7.10	7	-1.45	4.73	18			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	105.81	88.16	65	110.57	82.22	86	109.71	82.56	86	109.58	80.64	80			
Nonbank net income / Parent net income	4.89	3.59	77	0.10	5.93	30		3.78			7.76				
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	29.40	20.06	77	31.91	20.43	75	31.28	20.88	73	29.21	19.94	72			
Total debt / Equity capital	23.77	14.41	79	26.03	14.31	76	25.19	14.69	76	22.88	13.95	75			
Total debt + notes payable to subs that issued TPS / Equity capital	26.55	16.67	77	28.86	16.36	76	28.21	17.10	76	26.07	16.10	75			
Total debt + Loans guaranteed for affiliate / Equity capital	23.77	14.68	79	26.03	14.56	76	25.19	15.14	76	22.88	14.35	75			
Total debt / Equity capital – excess over fair value	23.99	14.52	78	26.29	14.51	76	25.46	14.81	76	23.14	14.10	75			
Long-term debt / Equity capital	18.19	13.56	75	20.17	13.04	74	25.19	13.37	76	17.91	12.69	75			
Short-term debt / Equity capital	5.58	0.77	89	5.86	1.02	87	0	1.14	37	4.97	1.07	88			
Current portion of long-term debt / Equity capital	1.73	0.06	94	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0.93	0.08	93	0.98	0.12	92	1.07	0.12	92	1.11	0.17	90			
Long-term debt / Consolidated long-term debt	28.60	34.67	41	32.92	28.44	57	34.24	28.63	59	23.27	26.93	50			
Double Leverage															
Equity investment in subs / Equity capital	104.06	102.81	60	105.40	103.22	65	106.15	103.10	68	107.98	102.10	77			
Total investment in subs / Equity capital	104.54	110.16	48	105.81	111.07	53	106.68	112.48	57	110.01	111.30	65			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.54	0.47	57	0.54	0.36	63	0.51	0.35	62	0.92	0.52	68			
Equity investment in subs – equity cap / Net income-div (X)	1.42	1.82	53	1.01	1.22	48	0.79	1.22	44	1.47	2.64	46			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	126.97	136.59	51	126.60	177.68	34	198.79	162.34	70	124.97	141.81	49			
Cash from ops + noncash items + op expense / Op expense + dividend	135.06	147.24	53	150.90	190.27	39	215.12	174.91	71	114.61	148.20	37			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.30	134.08	31	142.08	116.34	72	160.13	103.19	87	-68.78	92.33	8			
Pretax operating income + interest expense / Interest expense	1,047.26	2,016.32	51	785.51	1,968.54	34	1,178.03	2,898.75	55	742.45	1,909.25	46			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	911.75	1,539.23	54	698.24	1,632.83	32	1,037.54	1,369.37	52	645.17	1,547.94	38			
Dividends + interest from subsidiaries / Interest expense + dividends	133.13	150.43	50	134.29	210.80	30	212.95	188.90	64	132.10	172.51	43			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)	3.22	35.64	12	17.74	57.11	36	28.31	33.93	57	18.44	24.63	46			
Other Ratios															
Net assets that reprice within 1 year / Total assets	13.59	3.85	87	13.74	2.64	92	17.98	2.61	96	10.85	3.24	87			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	1.06	2.66	77	1.16	5.62	72	1.09	5.50	70	1.24	5.68	68			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	76	0	0.19	72	0	0.21	36	0	0.13	35			

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	74.94	81.10	54	73.71	57.84	70	42.95	57.26	37	75.09	68.72	61			
Dividends declared / Net income	61.69	42.29	78	46.83	33.08	78	35.13	27.33	68	37.06	31.29	54			
Net income – dividends / Average equity.....	2.92	4.14	34	5.49	6.46	37	8	7.33	57	5.36	5.03	54			
Percent of Dividends Paid															
Dividends from bank subsidiaries	150.77	132.17	60	149.75	178.13	44	255.60	157.73	76	156.18	130.71	64			
Dividends from nonbank subsidiaries	0	3.41	23	8.71	7.53	78	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	150.77	174.85	52	158.46	260.40	33	255.60	215.26	71	156.18	196.35	47			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	87.90	60.28	76	63.42	66.55	45	81.84	60.71	74	52.81	59	45			
Interest income from bank subsidiaries.....	0.22	0.36	66	0.37	0.54	68	0.21	0.52	64	0.25	0.76	61			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	88.13	62.88	72	63.79	69.36	40	82.06	63.43	66	53.06	62.82	40			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	56.39	15	4,169.15	82.95	98		51.40			102.35				
Interest income from nonbank subsidiaries.....	0.98	7.38	67	67.48	20.25	80		18.56			8.11				
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38		2.96			0.85				
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43		0.15			0.81				
Operating income from nonbank subsidiaries	0.98	79.84	19	4,236.63	150.41	98		99.33			165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.10	69.76	74	93.37	67.32	51	98.69	65.18	72	97.52	59.17	79			
Interest income from bank subsidiaries.....	0.25	0.63	67	0.55	0.80	68	0.26	0.92	66	0.46	0.94	66			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	99.35	82.20	67	93.92	78.80	36	98.95	74.20	58	97.98	69.23	62			
Dividends from nonbank subsidiaries	0	1.95	23	5.43	2.65	83	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0.05	0.73	74	0.09	1.19	67	0.40	2.32	74	0.84	2.79	73			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	0.05	4.70	39	5.52	7.29	76	0.40	7.64	50	0.84	9.99	51			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....	49.81	135.13	45	48.41	83.37	57		87.87		64.30	83.68	56			
Loans and advances from subsidiaries / Total debt	11.69	27.08	47	10.90	28.33	47	12	26.53	48	13.96	39.18	55			